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ABSTRACT

The issue of corporate and foundation support for scholarships to help low-income students from the inner city plan for and pay for college is discussed, with advantages and shortcomings of various financial assistance models noted. A focus is on how business leaders in Cleveland, Ohio, and Boston, Massachusetts during the 1980s raised millions of dollars to support inner-city student scholarships. Topics of discussion are as follows: Cleveland pioneers (Cleveland Scholarship Programs and the Scholarship-in-Escrow Plan); Boston initiatives (e.g., the Action Center for Educational Services and Scholarships or ACCESS and the Boston Compact which offers summer and full-time jobs in 400 local companies); new Cleveland Initiative for Education (based on the Boston Compact); early awareness for philanthropy; other cities and other states; other corporate, community, and philanthropic models; trade for aid; college searches by computer; beyond Eugene Lang's model; and program evaluation. Other policy and research questions include: How much can be done to increase college participation if the basic preparation for college is weak? and, can the safety of students in urban schools be assured? Contains 12 references. (SM)

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Corporate Support for Scholarships:

A Tale of Two Cities

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July, 1989

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For the ACE/MacMillan volume on new roles in financing higher education

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How best can corporations and foundations help low-income students from the inner city plan for and pay for college? What are the advantages and shortcomings of various models of financial assistance to students?

Business leaders in Cleveland, Ohio and Boston, Massachusetts during the 1980's raised millions of dollars to support inner-city student scholarships. Their private sector initiatives, although less personalized than Eugene Lang's "Dream" foundation, cast a much broader net for needy high school students and leverage a much larger sum of money for more students over a longer span of time.

Cleveland launched two programs:

1. The Cleveland Scholarship Programs ("last dollar" scholarships) which since 1967 provides financial aid counseling and supplementary scholarship assistance to more than 1,000 Cleveland area students each year;

2. The Scholarship-in-Escrow (SIE) plan begun in 1987, which sets aside sums of money for students working for good marks in grades 7-12.

Boston business leaders in 1984 built into the privately sponsored Plan for Excellence in the Public Schools a program called ACCESS for Boston public school students based on the Cleveland "last dollar" scholarship and counseling model. Corporations and Boston area foundations raised an ACCESS endowment of $5.5 million with interest earnings paying the costs of counselors and providing scholarships.

The Cleveland and Boston scholarship programs are important models because:

1. All students, not just those from one grade of a single elementary school, are eligible for assistance;

2. Expert financial aid counselors provide guidance to the students and their parents;

3. The aid is available year after year, not just to one class upon graduation in a certain year; and

4. Existing state, federal aid and campus sources are tapped to the fullest.

Thousands of students in each of these cities benefit. No one gets a scholarship unless he/she can demonstrate actual need, a cornerstone of most financial aid programs. Other cities and several states have launched similar activities, all for related purposes.

Cleveland Pioneers

Cities in the 1960's faced such turbulence and discontent that both public officials and private sector leaders re-examined the adequacy of educational opportunity programs. During the 1950's Cleveland's Markus foundation created a program of college scholarships and loans that surprisingly were rarely applied for by inner-city youth. Cleveland attorney Robert C. Coplan, manager of the Markus Foundation Funds for College, discovered that many eligible youngsters never thought college was attainable and had no idea of how to apply for assistance. Cleveland Board of Education officials reported that only 12 percent of Cleveland public school students applied for and actually entered college. What was missing? There were too few well-informed college guidance experts who could help the students negotiate the paper maze of applications, essays, references and financial need documents.

Mr. Coplan and the Markus Foundation created a non-profit organization called Cleveland Scholarship Programs (CSP). Cleveland hired a team of financial aid advisers, a fundraiser, and an administrator of the scholarship program, Clarence Mixon. They sought funds from Cleveland-area foundations, businesses, and individuals. Over time, the annual fundraising activity resulted in a yearly flow of $600,000 -- almost one-third of the funds raised from family or metropolitan area foundations.

During the 1970's the Cleveland programs operated on two important assumptions:

1. Students not only need money but also detailed advice on how to apply for college, when and how to qualify for financial aid, and encouragement to stay in school.

2. Private scholarship funds are required to fill any remaining need or cost of education gaps after all other public grants, work study money and loans have been authorized by campus and state aid offices.

How successful have the Cleveland Scholarship Programs been over a twenty-year period?

1. At the end of 1989 more than 60,000 students had been assisted in their efforts to pursue higher education.

2. The percentage of Cleveland public school students pursuing college or vocational training rose from 12 percent to 52 percent.

3. Cleveland leaders raised almost $6 million over 20 years in college scholarships for the further education of disadvantaged students.

4. CSP provided more than $4 million of specialized counseling services by twenty-one part-time financial aid advisers and in payment of college test fees, application fees, acceptance fees and housing fees if they could not be deferred or waived.

5. The above efforts leveraged another $70 million in state, federal and institutional sources for Cleveland students over the two decades.

President Reagan's Task Force on Private Sector Initiatives saluted the CSP as a model program and the U.S. Department of Education invited twenty-three cities in 1985 to a Washington conference to discuss similar strategies for other cities. The CSP model was adopted by or influenced programs in Boston, Baltimore, New York, Columbus and Dayton, Ohio; Richmond, Norfolk and Alexandria, Virginia; Miami, Florida and elsewhere.

The Cleveland model also attracted the interest of several Cuyahoga County suburbs, smaller cities and private high schools in Ohio. CSP serves these schools provided they pay a fee for the support of additional counselors.

Boston Initiatives

The Boston Public Schools in 1981 attracted a new Superintendent of Schools, Dr. Robert Spillane, then the Deputy Commissioner of Education in New York State. Responding to a harsh judgment in Time magazine that characterized Boston schools as a "national disgrace," Spillane sought help from the business community and universities, many of which had already signed on as partners to the city high schools.

The Greater Boston Chamber of Commerce had just formed a new Education Committee and was searching for ways to assist the schools. Harvard's Francis Keppel, former U.S. Commissioner of Education, suggested to Chamber leaders that businesses be asked to provide private scholarships perhaps on a matching grant basis along with government or with colleges. Boston University in 1973 had initiated full scholarships to graduates of Boston's seventeen senior high schools each year -- fifty-eight a year. (The program has provided 702 Boston University graduates with $17 million in scholarships in 15 years of operation).

During 1982 the Boston Private Industry Council (PIC) announced a new initiative to bring the city schools and the corporate community together. The PIC proposed a Boston Compact which promised summer jobs and consideration for full-time jobs after graduation from high school as long as Boston schools raised attendance rates and test scores and lowered the dropout rate each year for five years. The PIC established fourteen work groups, one of them a higher education task force which enlisted school volunteers to counsel students about college financial aid.

The Greater Boston Chamber of Commerce helped recruit 400 companies to sign the Boston Compact and to provide the summer and full-time jobs. The Education Committee of the Chamber during 1983 and 1984 discussed ways to raise more corporate funds for higher education scholarships. One advocate was Kenneth Rossano of the Bank of Boston, who had raised funds for a private scholarship program for vocational students called STRIVE. The Chamber also raised college scholarship funds for the Program for Academic Youth in School (PAYS).

Higher education institutions in Eastern Massachusetts also proposed and signed a compact with the Boston Public Schools. Presidents of 25 colleges and universities offered to increase the number of graduates enrolling in post-secondary education by 25 percent over a five-year period in return for stronger academic preparation provided by the Boston Public Schools. The President's Steering Committee separately agreed to help finance a Higher Education Information Center (HEIC) to provide pamphlets, financial aid application forms, and advice on colleges and careers generally. This Center, opened in October 1984 and directed by Dr. Ann Coles, was financed by a start-up grant from the Jessie Cox Fund and by a variety of city, state, federal sources and by the 25 colleges. Since signing the university agreement of the Boston Compact these higher education institutions have contributed an additional $15 million in scholarships to Boston school graduates.

One serious barrier to college attendance during the early stages was "the multiplicity and complexity of financial aid application forms" and the limited time Boston high school counselors could give to each student. Money was also a problem for students in 1983. Students who might have been eligible for aid were not getting aid, and students without aid who did go to college were dropping out at alarming rates. Of Boston Public School graduates receiving no financial aid, twenty-seven percent dropped out during the first semester and only 51 percent registered for the second semester. Those with financial assistance were much more willing to remain in degree programs. "Students without any form of aid have significantly lower chances of staying in college," concluded one report on college retention. Both money, and information on how to get it, make a difference.

But much more help was needed. Dr. Robert I. Sperber of Boston University, and Director of the Higher Education Partnership (Steering Committee) and Harry Johnson of Polaroid offered to lead a Chamber committee to create new scholarships with the Boston Public Schools linked to the Higher Education Compact.

The new Chamber subcommittee on scholarship programs invited Dr. Mixon of Cleveland to Boston to provide a briefing on the Cleveland Scholarship Program. He explained how funds could be raised for up to five years of undergraduate education, important because some students needed extra time to cope with family and personal crises. Mixon reported that each private dollar generated ten times as much in public and campus financial aid because of the counseling and advising services; also that only one in every five students helped by CSP actually needed the "last dollar" assistance.

Harry Johnson arranged for a small grant from Polaroid as a first step in developing a similar program for Boston. School officials were consulted and the cooperation of Boston's high school guidance counselors solicited. The early efforts of Boston's program were managed by Susan Boiko at the Chamber of Commerce and located in the Higher Education Information Center in the Boston Public Library. Space donated by the city. All of the information to prospective students was provided at no cost to those who sought help.

In the early 1980's Boston's climate of business support for education was moving from good to excellent. The Bank of Boston on the occasion of a 200th anniversary had just created an urban education endowment called the Boston Plan for Excellence in the Public

Schools. A gift of $1.5 million in stocks was designated for school improvement grants to fund proposals submitted by teachers and principals. A major life insurance and financial services company, The New England, decided to celebrate 150 years of success with a series of gifts to Boston, the largest of which was a $1 million donation to endow the ACCESS program.

ACCESS is an acronym for the Action Center for Educational Services and Scholarships. Kenneth Rossano, Chairman of the Greater Boston Chamber of Commerce and a Bank of Boston official, announced the creation of ACCESS at the annual Chamber dinner meeting in May, 1984. The purpose of ACCESS was to assure that any academically qualified student in the Boston public schools has a chance to go to college. Mario Pena was hired as the first ACCESS director in 1985, later moving to the executive directorship of the total Boston Plan.

From the start the ACCESS effort emphasized financial aid counseling as an ingredient just as important as the last dollar scholarships. Although volunteers were helpful and regular counselors wanted to provide more assistance, the initial ACCESS counselors were offered pay equivalent to substitute teacher per diem salaries in the Boston schools.

Edward "Ted" Phillips, Chairman of The New England, within a year saw the need to build a larger endowment for ACCESS to provide enough funds to pay for a second, third and fourth cohort of students. It would not be enough to help freshmen for one year or to fund only one class of high school seniors. Funds were needed to renew the assistance in subsequent years. An imaginative fundraiser for his own college and for the fine arts, Phillips developed a plan to raise five million dollars for ACCESS. He persuaded The Boston Foundation, a community philanthropic organization, to authorize a challenge

grant of $1 million on a two to one match. He sought the participation of other financial institutions and corporations, large and small. As the pledges poured in, during a vigorous campaign, the Private Industry Council agreed to a novel amendment to The Boston Compact -- that all Boston public high school graduates who completed post-secondary programs would be given the opportunity to interview for professional and management positions in those same companies who had agreed to hire summer employees and high school graduates.

The public announcement of this commitment to provide access to higher education and professional careers to inner-city public school students brought immediate acclaim from the Boston press, The New York Times, Wall Street Journal, USA Today and the major television networks.

So warm was the reception that a non-profit organization, the Massachusetts Higher Education Assistance Corporation, contributed one million dollars to endow the counseling and information component. The unanimous vote of the MHEAC board brought the total contributions and pledges to $5.5 million.

In 1985, the first year of operation, 100 Boston high school seniors received "last dollar" scholarships averaging $500. However, almost 1,000 seniors received advice on attending college and obtaining financial aid. The average ACCESS award in 1986 rose to $535 and in 1987, even higher as pledges were fulfilled. Some individuals in 1988 received $1500 or more, in part to reduce reliance on student borrowing freshman year.

Last dollar scholarships were increasing, but was information about sources of aid for college sufficient? Leaders of HEIC and ACCESS felt much more needed to be done and developed the following new strategies to inform students and parents about post-secondary education:

1. City children know very little about colleges, and their parents (or parent) often lack both information and transportation to colleges ten miles from the city. HEIC used a Fund for the Improvement of Post-Secondary Education (FIPSE) grant for college students to provide early awareness information to ninth graders. The Boston schools supported student trips to nearby suburban colleges willing to recruit more urban students. Later, a private corporation, New England Education Loan Marketing Corporation, provided a small grant for these trips.

2. The fact that crucial decisions about courses must be made early was emphasized to students not accustomed to thinking early about the post-secondary option. During 1988 The Education Resources Institute (TERI) agreed to finance an early awareness booklet prepared in English and Spanish by the Association of Independent Colleges and Universities of Massachusetts (AICUM). Within weeks the first 50,000 copies were spoken for and a second edition of 25,000 ordered. Parents are thirsty for ideas on what to do in the middle grades or earlier to assist their children in obtaining higher education.

3. Many urban students needed to practice in preparing for SAT and ACT tests. The regional office of The College Board helped HEIC schedule practice examinations by providing previous copies of entrance examinations and advice on how to score and report any patterns of academic weakness to students.

4. Once admitted to college, inner city students continue to need advice on how to stay in school and cope with numerous challenges, only one of which is money. ACCESS has developed a comprehensive support system for students while in college.

The College Board Commission on Pre-College Guidance and Counseling (Keeping the Options Open, CEEB, New York, 1986) recommended early awareness programs of guidance and urged stronger collaboration among schools, agencies, colleges, businesses and other community resources for these purposes. The College Board concluded, as had Cleveland and Boston teachers, that high schools have "too few counselors trying to do too much for too many."

Boston continues to be particularly active in promoting higher education opportunity. The Boston Plan for Excellence arranged for The Boston Globe to print several hundred thousand copies of a brochure with a return postcard on ACCESS and the other school improvement programs available for students in the Boston schools.

The New Cleveland Initiative for Education

Many cities around the world read about or heard about The Boston Compact or about ACCESS and the Boston Plan for Excellence in the Public Schools. Business and foundation executives from dozens of cities sent for information or visited Boston during the 1980's.

Late in 1986 the new Cleveland Public School Superintendent of Schools, Alfred D. Tutela, announced an intention to increase the holding power of the Cleveland schools whose dropout rate was around 50 percent. He also asked for help on a School-to-Work Youth Employment Transition program including summer jobs and priority hiring for Cleveland public school graduates. A non-profit organization called Youth Opportunities Unlimited (YOU) conducted the job readiness training and arranged summer jobs for 2,000 students and arranged community service projects for another 600 students. This variation on the Boston Compact was called the Cleveland Initiative for Education.

The other component was a new incentive plan to reward pupils who studied hard for good grades in academic subjects in middle school and senior high. Called the Scholarship-in-Escrow (SIE) program, students would earn $40 for each A grade, $20 for each B, $10 for each C in a core academic subject with a $10 bonus for each honors class. Cleveland students qualified for $1.8 million in credits during the last two quarters of the 1987-1988 school year. A task force of the Greater Cleveland Roundtable worked out the SIE program details and Ameritrust, a Cleveland bank, helped devise a system of accounts for each student.

No one in Cleveland feels that success will come easily or automatically. In 1987 almost 40 percent of the students in grades 7 through 12 earned only D's and F's in the core academic subjects. In 1988 any student with straight A's from the seventh grade on could build up as much as $4,800 while a C student could earn $1,000, assuming 30 courses and four quarters of grades in each course. The bank will issue a statement to each student periodically showing how much money has been earned. A student will have up to eight years to spend the money on continued education. If the student leaves the system, the money is lost to that student.

The Cleveland Foundation committed $3 million to stimulate a drive to raise an endowment for S.I.E. from corporations and other foundations. Two major Cleveland companies, TRW Inc. and the Eaton Corporation, in 1988 pledged $2 million to the Payment for Grades program. Joseph T. Gorman, President of TRW, led the fundraising drive for the Cleveland Initiative. James R. Stover, Eaton Chairman and CEO, explained that this large gift "reflects our conviction that education is the answer and the essential ingredient for a healthy future for the young people of this city." Their goal was to raise $16 million through pledges of funds payable over five years.

Superintendent Tutela suggests that "These programs will give kids a reason to dream. College can become a real possibility. A job becomes a real possibility. There is a reason to stay in school and graduate."

Higher education institutions also agreed to support the Cleveland Initiative. Oberlin College has offered to put up matching scholarships to any Cleveland student who earns such a scholarship. So will Case Western Reserve University. This happens independently in Boston where Boston College and Northeastern University offered packages of full tuition scholarships to Boston students. Boston College and Northeastern also raised private funds for summer enrichment programs for eighth graders in the Boston Schools. Later The Boston Globe pledged scholarship aid to the University of Massachusetts-Boston.

Early Awareness - A Philanthropic Frontier

Gallup polls show that from twenty to forty percent of the population do not feel they could qualify for financial aid -- that only smart people or athletes will get scholarships and grants. Most news about financial aid is bad news -- drastic reductions in federal grants or state scholarships. Good news, when Congress or state legislatures complete work on aid budgets, is often lost in July or September news accounts when many people feel "it is too late to apply."

In truth, every state and campus can take a very needy student and prepare a package of from $5,000 to $10,000 of grants, below-market rate loans, and campus work-study. Residents of public housing projects or welfare hotels don't know this -- nor do many farm workers or immigrants. They give up early, or fail to even consider that college is discussable and, in fact, must be planned for as early as the sixth or seventh grade in school.

To think that college is too expensive or unattainable is to make this negative prophecy come true. Also, unless a student elects algebra in grades seven or eight, the sequence of math courses may not qualify for admission to a selective college. Many states responded to A Nation At Risk and other reports critical of soft pedagogy by raising the high school graduation and public college admission requirements. The costs of early decisions to rule college out are compounded by parental or student decisions to accept a general or non-academic course of study in high school.

The College Board, the National Association of Student Financial Aid Administrators, The Education Resources Institute (TERI, in Boston), several states and foundations have decided to combat pre-collegiate defeatism and despair. Hundreds of projects were launched in the 1980's ranging from "stay in school" campaigns, expanded college visit programs, academic success contracts (such as Cleveland's or Lang's), and the use of videotapes or pamphlets. Many are low budget and rely on simple solutions. The Cleveland and Boston initiatives are comprehensive, visible, and most of all complex Companies, foundations, state agencies and colleges working together can make a difference -- just as federal outreach programs such as Upward Bound, Talent Search and Educational Opportunity Centers (TRIO) have made a substantial dent into the higher education awareness problem. These examples illustrate the diversity of private sector support of early awareness activities:

1. Eastern Michigan University in 1987 began a 2-1/2 day "College Day" program for at-risk eighth graders in several cities including Detroit, Lansing and Ypsilanti. EMU intends to add 200 minority students to the entering class of 1991. Although initial funds came from a state program named for civil rights leaders (King-Chavez-Parks), EMU also created a private $500,000 endowment to provide a loan-free freshmen year and will raise $400,000 from the private sector to expand the College Day and follow-up programs including academic skill development. Three other colleges participate in the program to provide the 600 students (in 1987) a choice.

2. Atlanta offers several programs including a mentor or adopt-a-student program wherein 100 Black donors guarantee funding for college to those from a school whose graduates meet college entrance requirements. Another project raises funds for twelve middle schools and sponsors the Atlanta Dream Jamboree (1987).

3. Columbus, Ohio organized "I Know I Can, Inc." to promote academic preparation for college, offer financial aid and form-filling assistance, and last dollar financial assistance (Cleveland style).

4. Dallas offers Project Early Option to help first generation college students plan for college as early as possible, prepare for standardized tests, enroll in summer school, community college or advanced placement courses. The Dallas Public Schools and the Meadows Foundation co-sponsor this project.

5. The Washington (State) Private Industry Council in cooperation with several state agencies offer at-risk 14 and 15 year-olds an eight-week summer course at two state universities to develop career goals, academic skills and community service values.

6. The West Virginia Education Fund sponsors college awareness programs in grades 4-9 and school business partnerships to create scholarship opportunities in local communities or counties.

Other Cities, Other States

A dozen other urban communities and several states have also decided to raise funds to encourage urban youth prepare for and finance a college education.

Baltimore has begun a five-year, $25 million fund drive creating the College Bound Foundation with a permanent endowment aimed at helping economically disadvantaged graduates of the city public schools, although other students can also qualify. The format includes:

1. underwriting costs of preparing for college, including college entrance exams, application fees and SAT exam preparation course;
2. full and partial grants, including "last dollar" financing;
3. help in applying for college admissions and financial aid;
4. paying college acceptance and dorm reservation fees; and
5. providing continuing mentors, including paid student tutors and peer counselors at college.

The Greater Baltimore Committee organized the College Bound Foundation with a board consisting of the mayor, the superintendent, the University of Maryland-Baltimore County president, a foundation president and six corporate executives. As in Cleveland and Boston, one goal is to prevent dropouts, and a major tactic is the hiring of special college counselors. Starting with sixth graders, businesses (as many as 150) will provide tours to introduce pupils to the business world and ultimately provide summer internships and part-time after school jobs.

Meanwhile, the State of Florida received funds from the McKnight Foundation (established by the president of 3M) to finance Centers of Excellence to develop academic talent, and support parent training and encourage personal enrichment. There are 35 Centers of Excellence in Florida providing assistance to Black students through a full program of services and support. During 1986 McKnight provided $100,000 and the Florida State Legislature, $150,000.

The explicit McKnight-Florida strategy is to create a Black community support system for minority youth. The tactics include:

1. heavy reliance on Black churches, 75 of them, to instill a sense of heritage, cultural pride and moral purpose, and provide homework centers;
2. creation of McKnight Achievement Societies in each county or community with distinctive jackets and a logo to reward honor graduates earning A's and B's and/or achieving music/artistic work of distinction;
3. enlistment of adult sponsors/mentors who link the students to successful adult professionals in the community;
4. sponsorship of a statewide "brain bowl," an academic equivalent to highly-visible athletic recognition.

The National Urban League has endorsed this program and the state has pledged to help support creation of a $25 million endowment fund. The McKnight program, with its reliance on churches, mentors, academic competition and young Black Achiever clubs builds a support structure for Black, Cuban and Haitian youth which could help many thousands of students each year.

Other Corporate, Community and Philanthropic Models

The Citizen's Scholarship Foundation of America (CSFA) manages more than 220 scholarship programs for 350 local community chapters and for more than 100 corporations and smaller foundations. Dr. Irving Fradkin of Fall River, Massachusetts, an optometrist with vision, created what he called a "Dollars for Scholars" program which has branched out from Massachusetts in the 1960's to many other states.

Originally, local CSFA chapters raised annual scholarship funds for needy students from citizens and companies in a local town or city. Also, a number of companies from Bumble Bee Seafoods to General Motors and Levi Strauss asked CSFA for help administering scholarship programs for the children of their own employees. More than ten million dollars a year is provided in scholarship aid to good students.

CSFA chapters encourage recipients to re-pay their scholarships later in life, in effect an "honor loan" or moral obligation to help the next generation of students.

During 1988 the Lilly Foundation provided $300,000 to CSFA to create the Indiana Dollars for Scholars project. Their challenge grants helped start eleven new community chapters. CSFA also helps smaller community foundations administer a scholarship program. Usually, CSFA chapters rely on volunteers to screen student applications prior to the decision and a small central office mainly coordinates the expansion efforts.

Ever innovative, CSFA has developed with the Blandine Foundation a parents' college savings plan in Minnesota, administers endowments for scholarships in two communities, and runs two inner-city programs for individual high schools in Los Angeles and Cincinnati. New programs include the Larry Bird Pro All-Star Scholarship game, an Indiana fundraiser. The Lutheran Brotherhood asked CSFA to distribute $1 million a year in scholarships. More than 175 colleges will match CSFA scholarships for students admitted to their college.

Now headquartered in St. Peter, Minnesota, CSFA has grown from $2 million in awards in 1984 to almost $10 million in 1988. Program administration, volunteers and fundraising expenses amount to about 17 percent, much of which in recent years represents management fees to help corporations run an employee or community program. CSFA activity is especially strong in New England, New York, Minnesota and Indiana, but CSFA has hired program development officers in California and New Jersey to expand services to other regions. Supporters include Independent Sector and the National Association of Student Financial Aid Administrators.

Trade for Aid

One of the most unusual philanthropic college financial aid programs is one where companies donate products or facilities to a college which then transforms the "savings" into additional off-campus aid for students. The program is called Education Assistance Ltd. (EAL) and was invented by V.R. Roskam who recalled how his own college tuition was paid by a family who lost a son in World War II.

Mr. and Mrs. Roskam recruited 130 corporations who have contributed goods including office furniture, steel shelving, ziploc bags, computer equipment -- even horses for equestrian programs. According to a 1988 White House citation, moving companies helped transport the donated goods and a Wisconsin resort offered space for faculty conferences.

The college is expected to translate any savings into scholarships which so far have helped 500 students. Monsanto Agricultural Company and the Oil-Dri Corporation, where Roskam is a vice president, are two of the major industrial sponsors. Companies receive a tax deduction for the donation.

Four communities decided to help disadvantaged junior high school students under the EAL Eighth Grade College Opportunity plan. Each community forms a board, hires a counselor, and will raise scholarships for those students who complete the program. President Ronald Reagan saluted EAL with a Volunteer Action Award in 1988.

College Searches by Computer

New York City offers a Job and Career Center on West 54th Street with seven IBM Infowindow touch screen computers. The Rudin Foundation, the New York State Department of Labor, and Association for a Better New York helped launch the "College Town Center" which provides computer printouts according to the size of a college and intended major field of study. Students can also select videos of a dozen or more colleges.

A similar service is offered Massachusetts citizens by the Higher Education Information Center in Boston which is financed by colleges, several non-profit loan agencies, and support from The College Board, and Houghton Mifflin. HEIC serves both adults and children, more than 40,000 prospective students a year, an indicator of the need for similar services in every U.S. metropolitan area.

Beyond the Lang Model

Eugene Lang's example and "I Have A Dream" foundation, described in a companion chapter, has captured the popular imagination and won supporters in other cities. Just a few examples include:

1. Philadelphia's initiative by George Weiss, a stockbroker, to help 112 students graduating from the Belmont Elementary School finance a college education. He has challenged his business colleagues to provide more counselors, tutors and endowment for 35,000 children in West Philadelphia.

2. Baltimore's Robert Bonwell, a retired businessman, who offered $5,000 in tuition to attend any state approved college or university in Maryland to 54 students at a Baltimore senior high school. Mr. Bonwell also hired five minority mentors to advise them.

3. Virginia multimillionaire George Kettle's offer to pay college costs for a sixth grade class at the Winston Educational Center in Washington, D.C. if they finish high school.

4. Fannie Mae, the national mortgage association, will place $500 in a special savings account for Woodson High School students who earn all A's or B's — up to a $4,000 total.

By 1987 Lang grant college programs had spread to 15 cities. During 1988 Merrill Lynch in cooperation with the Urban League contributed $500,000 to be used in ten cities for 25 first grade students. Each student would have $2,000 invested so as to yield $25,000 twelve years later.

Not all the Lang programs were as open-ended in pledging full support of college costs. One reward program offered $50 gift certificates at the end of grades 6 and 7, $100 after grades 8, 9, 10 and 11, and $500 at high school graduation. This might be called a "pay to stay" program and was linked to career awareness and potentially to college attendance.

Each of these programs was dramatic, highly visible, and motivating to the students in the school and grade selected. When combined with care and attention from adult sponsors, the increase in student ambition and attention were impressive.

Unfortunately, the effect is limited to those who are in the chosen grade or school who have spun the wheel of fortune and won the collegiate lottery. In an urban desert, they and their classmates have found an oasis -- only assisting a school in the system. What of other schools? Other grades? Can we find 1,000,000 millionaires or companies to adopt individual grades? Should we?

Instead, we need the combined efforts city wide of the Cleveland and Boston models combined with early awareness efforts and mentoring such as Eugene Lang's personal interest and visible commitment.

Governor Mario Cuomo's original Liberty Scholarship proposal was designed to build on the Lang model and provide the early awareness incentives needed (see Keitel chapter). The New York legislature or those of other states should endorse and adopt a state-wide system of early financial aid pledges to provide encouragement to 4th and 5th graders.

Any corporation, philanthropy or wealthy individual considering the Lang model should build on the Cleveland and Boston experience and incorporate these valuable ingredients:

1. Availability to all of the needy students in a city or county (or state);
2. A linkage to existing state, federal or campus financial aid;
3. Early awareness and encouragement, such as through advisers or mentors;
4. Support from colleges, universities and other groups who assist higher education (Talent Search, Upward Bound, Youth Opportunities Unlimited, Black Achievers, League of United Latin American Citizens (LULAC), and state scholarship and loan agencies.)

To build a scholarship program in isolation from other efforts can create confusion. Some cities find two or more positive higher education support programs in competition for scarce corporate and philanthropic resources. Coordination and cooperation are essential.

Evaluating These Programs

The original Cleveland programs have been evaluated on three occasions:

1) By the Markus Foundation which found that one reason students did not claim student aid 1954-1967 was that they didn't know how to fill out the forms and didn't believe they could qualify for assistance;

2) By CSP leaders in the 1970's when an outside expert showed them how to leverage other sources of student aid more effectively;

3) By sociology professor Eugene Uyecki of Case Western Reserve University in 1988 who surveyed a random sample of 633 student assisted by CSP. The Cleveland Foundation and Picway Stores paid for the study of recipients 1967-83.

The 1988 evaluation asked questions about completion of college, subsequent employment and degrees, and attitudes towards the services reviewed. The finding revealed that:

- more than 9 out of 10 respondents attended a 4 year college and 77 percent finished college (80 percent of the 4 year college students, 64 percent of those attending 2 year college)
- 85 percent attended Ohio colleges, 62 percent of them at public colleges
- more than half of the students were the first persons in their family to attend college
- 56 percent were black, 39 percent white and 4 percent other minorities
- the more aid received from CSP, the more likely students were to graduate from a 4 year college
- the graduation rate was 85 percent for white respondents and 75 percent for black respondents, substantially higher than the 50 percent reported in other national studies.
- while 21 percent studied business, 28 percent studied the humanities or social sciences, 15 percent education, and 12 percent science and engineering
- 40 percent work in private industry, 23 percent in government (one is an Ohio State Senator), 15 percent for non-profits and 5 percent are self-employed

Of the CSP services received:

- 82 percent said CSP assistance was important in going to college and 63 percent in finishing college
- 65 percent reported benefitted from assistance with forms
- 49 received counseling support and 41 percent information about specific colleges and universities
- 19 percent received assistance in paying application fees and housing deposits

CSP aid was augmented by other sources

76 percent from earnings from students work

62 percent federal grants

60 percent campus scholarships

55 state of Ohio grants

45 percent bank or college loans

43 percent family assistance

Of those who received aid 54 percent of the students came from families with an average annual income of under $15,000. Those from families with an income of more than $25,000 typically were from large families. The evaluation report included biographical case studies. One Hispanic attorney now in his early 40's serves on the CSP board. Another former recipient is a financial administrator for two foundations. Others include a medical doctor, an electrical engineer, a research chemist, a special education teacher, and a neighborhood housing specialist.

The collection of longitudinal data is important in evaluating all corporate and philanthropic efforts to assist education, especially in the cities. This Case Western study had a response rate of 38 percent which reflects in part the difficulty in keeping track of thousands of past recipients, many of whom became more mobile because of their education. Especially in the early years it was more important to get new groups into college than to track the progress of alumni. However, some funds must be raised or set aside for program evaluation and for maintaining a file on recipients after they leave or graduate.

Annually, as well as at the end of five years the organizers of The Boston Compact completed program evaluations. Indicators of success included a higher student attendance rate and some improvements in student achievement scores in four out of five years. However, the dropout rate showed signs of worsening in a decade of full employment, rising teenage pregnancy rates, and slightly increased drug traffic in the city. The corporate community for its part met or exceeded all of the employment goals as promised at the outset of the Compact.

The Cleveland Scholarship In Escrow program presents a different evaluation challenge. After three years the principals and teachers will know whether the extra payments for honor grades actually motivated the low achieving students or rewarded those already doing well. Were there any pressures on teachers to inflate the grades? What extra assistance was offered students who earned D grades but were considered low achievers? The L.G. Balfour Foundation in 1988 provided a grant of $1 million to the Northeastern University Academy, now the Balfour Academy, which provides a six week academic and tutoring program for junior and senior high school students whose grades are too low to get into college. Students subsequently go to colleges anywhere in the nation. The policy and evaluation questions include how much of a carrot to provide students already doing well in urban high schools and how much extra help to offer high potential students who have not done well in the middle grades.

The ACCESS program is just graduating the first class of college seniors. ACCESS retention figures show that the percentage of ACCESS assisted college freshmen going on to sophomore year exceeded 80 percent, a dramatic improvement. The number of Boston public high school graduates going on to some form of post-secondary education rose from 50 percent early in the decade to almost 60 percent in 1988.

However, ACCESS program administrators met a constant barrage of difficulties such as a few campus aid officers wanting to deduct the ACCESS award from the total funds provided by the college. Although aid officers must eliminate any over-awards, some students may be stranded with a gap of $500 or $1,000. Even a relatively small amount of "unmet need" can make college impossible for a youth living in a family at or below the poverty line. Unlike the suburban youth, the low income student usually does not have an uncle or grandparent to fill the dollar gap, or pay the ever-present college fees.

Besides money, another key ingredient to insure that urban, so-called "at risk" students stay in college is emotional or survival support. Large urban universities can be cold, faceless, impersonal places. Advisers may simply be instructors or professors who sign a course registration card but are too busy with other duties to notice or help an insecure urban student. ACCESS recruits mentors and provides a constant flow of advice and encouragement.

Other policy and research questions

Well-educated, middle and upper income individuals may conclude that any inner-city "at-risk" student would be fortunate indeed to have the types of assistance and encouragement offered in the several cities and states. However, there remain some very fundamental questions.

1. How much can be done to increase college participation if the basic preparation for college is weak? Or if a high proportion of urban youth is malnourished and lethargic in school? Too few city high schools offer a fully comprehensive curriculum with enough well-trained, experienced teachers of mathematics and science. Too few students practice writing often enough to write well. Preparation for college requires much more than practice during junior year on college admissions examinations; the twelve or more grades preceding college must provide a solid academic foundation.

2. Can the safety of students in urban schools be assured? Raymond Flynn, Mayor of Boston, in 1986 warned those raising funds for ACCESS that too many students in cities would succumb to cocaine addictions to ever benefit from further education. Other education workers report of gangs and drug dealers in the streets and school yards.

3. Will early awareness efforts in middle schools be early enough and potent enough to counteract the peers and neighborhood persons who scoff at college attendance as a waste of time, and otherwise actively discourage thinking about staying in school? Some intelligent students are suspended often, held back in the grade, and tracked into non-college programs by educators who feel that only students conforming to typical norms should have the right to apply to college. How can we work with parents of students to raise expectations, to realize college is affordable, to understand their aspirations for their children can be realized?

4. Can foundations and corporations make enough of a difference beyond indicating support of major changes in urban education and talent development? Robert Reich in The New American Frontier warns about the limits on "the ideology of charity" when a national strategy of economic development is required to shift efficiently the labor force to higher-valued production. William Julius Wilson in The Truly Disadvantaged documents a dramatic drop in urban demands for unskilled labor and a surge in demands during the 1980's for graduates with technical and professional skills. If so, students need more help than pre-tax dollars can provide; thus, the interest by Florida, New York State, Massachusetts and others in expanding state-supported centers of excellence, talent search, early awareness and other interventions along with lifelong retraining strategies. What may be crucial is the use of private venture capital to demonstrate the worth of new approaches but followed up by collaboration with government agencies as well as consortia of colleges and universities.

Frequently the solution includes advice to students either from an adult mentor, perhaps from a donor corporation, or a slightly older student from the same city neighborhood or comparable circumstance. Support from a caring individual can be crucial to a student's decision to remain in school. This fact persuaded the ACCESS staff to provide newsletters and frequent follow-up help to those students moving through the college years.

Higher education by the year 2000 will cost more than $100,000 for many selective independent colleges and $50,000 at residential public universities. The stakes are very high. Not every student in grade 7 or 8 will earn enough A's to assemble $5,000 or $10,000 in accumulated cash and if they do, it may pay for only one semester. Some students will survive family crises or neighborhood temptations to drop out and will graduate, need help, and deserve as much assistance as our combined philanthropic and governmental systems will provide. What is important is that all children in a city or county have the opportunity to benefit from higher education.

"It was the best of times, the worst of times." The Tale of Two Cities in the 1980's, a story of corporate commitment, should influence dozens of other cities in the 1990's to strengthen access to higher education and enrich the choices for America's disadvantaged youth.

NOTES

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